

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DERRIK ANTHONY KUHNS  
STACI ANN KUHNS  
Debtor(s)

Case No. 16-21971GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/25/2016.
- 2) The plan was confirmed on 08/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2021.
- 5) The case was completed on 06/29/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$164,200.00.
- 10) Amount of unsecured claims discharged without payment: \$21,209.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$146,781.68
Less amount refunded to debtor	\$155.11

**NET RECEIPTS:**

**\$146,626.57**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,031.49
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,371.08
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$10,402.57**

Attorney fees paid and disclosed by debtor: \$2,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	61.98	61.98	61.98	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	1,270.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	1,595.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	3,560.00	NA	NA	0.00	0.00
CITIBANK (RE*)	Secured	7,378.00	NA	NA	0.00	0.00
CITIBANK NA	Secured	114,365.00	116,656.15	0.00	58,327.13	0.00
CITIBANK NA	Secured	0.00	5,804.94	5,804.94	5,804.94	0.00
CITIMORTGAGE INC**	Secured	20,608.00	23,909.36	0.00	29,990.48	0.00
CITIMORTGAGE INC**	Secured	0.00	2,776.02	2,776.02	2,776.02	0.00
COMENITY BANK	Unsecured	602.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,072.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC(*)++	Secured	0.00	6,501.08	0.00	0.00	0.00
DITECH FINANCIAL LLC(*)++	Secured	52,354.00	57,096.12	6,699.16	6,699.16	0.00
FIRST COMMONWEALTH BANK*	Unsecured	61,485.00	61,845.28	6,129.98	6,129.98	0.00
FIRST COMMONWEALTH BANK*	Unsecured	0.00	0.00	0.00	0.00	0.00
HSBC BANK USA NA - TRUSTEE	Secured	0.00	10,931.72	0.00	0.00	0.00
HSBC BANK USA NA - TRUSTEE	Secured	62,458.00	69,452.60	7,684.29	7,684.29	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,332.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,705.00	NA	NA	0.00	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	63,000.00	67,222.56	6,419.22	6,419.22	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	NA	NA	NA	0.00	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	0.00	13,193.90	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	1,150.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,034.00	1,034.10	1,034.10	1,034.10	0.00
MUNICIPAL AUTHORITY OF DERRY	Secured	2,953.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	9,538.01	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	55,266.00	59,233.62	2,033.67	2,033.67	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	120.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	0.00	10,473.16	0.00	0.00	0.00
PNC BANK NA	Secured	37,398.00	42,770.17	6,927.71	6,927.71	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	872.00	872.39	872.39	872.39	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	408.68	408.68	0.00
SEVENTH AVENUE	Unsecured	200.00	200.64	200.64	200.64	0.00
STONEBERRY	Unsecured	NA	399.59	399.59	399.59	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,803.00	NA	NA	0.00	0.00
UNITY TOWNSHIP MUNICIPAL AUTH	Unsecured	4,291.00	454.02	454.02	454.02	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$29,764.05	\$118,081.66	\$0.00
Mortgage Arrearage	\$8,580.96	\$8,580.96	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$38,345.01</b>	<b>\$126,662.62</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$408.68	\$408.68	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$408.68</b>	<b>\$408.68</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,152.70</b>	<b>\$9,152.70</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,402.57</u>
Disbursements to Creditors	<u>\$136,224.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$146,626.57</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2021

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.